

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Thomas D. Reyes
Serial No.: 10/634,635
Filing Date: August 5, 2003
Confirmation No. 7200
Group Art Unit: 3692
Examiner: Oyebisi, Ojo O.
Title: *Method and System for Effecting Payment by Checks
Through the Use of Image Replacement Documents*

Mail Stop: Amendment

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

Response Pursuant to 37 C.F.R. §1.111

In response to the Office Action dated August 7, 2008, Applicant respectfully requests the Examiner to reconsider the rejections of the claims in view of the following remarks.